

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Galina Alkhazova  
DebtorCase No. 13-46161-ess  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin  
Form ID: 262Page 1 of 1  
Total Noticed: 21

Date Rcvd: Jan 16, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2014.

db +Galina Alkhazova, 925 East 14th Street, Apt. 2H, Brooklyn, NY 11230-3615  
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719  
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001  
smg +Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
8162245 +Bk Of Amer, 501 Bleecker St, Utica, NY 13501-2401  
8162247 +Bureau of Revenue Collect, 200 Holiday Street, Baltimore, MD 21202-3635  
8162248 +Commercial Acceptance, 2 W. Main St, Shiremanstown, PA 17011-6326  
8162251 Long Island University, Northern Blvd, Old Brookville, NY 11548  
8162253 +Monterey County Bank, 601 Munras Ave, Monterey, CA 93940-3107  
8175128 +Ocwen Loan Servicing LLC, c/o LEOPOLD & ASSOCIATES, PLLC, 80 Business Park Drive, Suite 110, Armonk, New York 10504-1704  
8162257 +Trident Asset Manageme, 5755 Northpoint Pkwy Ste, Alpharetta, GA 30022-1142  
8162258 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860  
8162259 +Usdoe/glelsi, 2401 International, Madison, WI 53704-3121  
8162260 +Web Bank, 8405 Sw Nimbus Ave, Beaverton, OR 97008-7185

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

8162249 +EDI: CREDPROT.COM Jan 16 2014 18:08:00 Crd Prt Asso, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068  
8162250 +EDI: ICSYSTEM.COM Jan 16 2014 18:08:00 IC System, Attn: Bankruptcy, 444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378  
8162252 +EDI: MID8.COM Jan 16 2014 18:08:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
8162254 +E-mail/Text: bankruptcydepartment@ncogroup.com Jan 16 2014 18:07:52 Nco Fin/99, Po Box 15636, Wilmington, DE 19850-5636  
8162255 +Fax: 407-737-5634 Jan 16 2014 18:10:13 Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493  
8162256 +EDI: SALMAESERVICING.COM Jan 16 2014 18:08:00 Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

8162246 Boro Park OB/GYN, pobox 9581, belfast

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 18, 2014

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2014 at the address(es) listed below:

Debra Kramer dkramer@kramerpllc.com/trustee@kramerpllc.com, ny73@ecfcbis.com  
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov  
Olga Suslova on behalf of Debtor Galina Alkhazova olga.osnyclaw@gmail.com  
Phillip Mahony on behalf of Creditor Ocwen Loan Servicing, LLC, as servicer for U.S. BANK NATIONAL ASSOCIATION as trustee for MASTR Asset Backed Securities Trust 2006-WMC4 Mortgage Pass-Through Certificates Series 2006-WMC4 ecf@leopoldassociates.com, pmahony@leopoldassociates.com

TOTAL: 4

Form BLDfnd7 (12/01/2007)

## United States Bankruptcy Court

Eastern District of New York  
271-C Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-13-46161-ess

Galina Alkhazova

925 East 14th Street, Apt. 2H  
Brooklyn, NY 11230

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-4405

DEBTOR(s)

### DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on October 11, 2013; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

#### IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Debra Kramer (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: January 16, 2014

s/ Elizabeth S. Stong  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

Form BLDfnd7(12/01/2007)

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**